

### Grand Opening of John King Senior Community



Guests watched as former San Francisco Mayor Art Agnos passed the scissors to John King for the ribbon cutting ceremony during the grand opening of the John King Senior Community on May 11.

After more than half-a-decade of discussion, planning and eventual construction, John King Senior Community (JKSC) on Raymond Avenue held an eventful grand opening on May 11.

"This is the proudest moment of my life," remarked John King to the audience as he looked around the sunshine-baked courtyard in admiration of the beautiful new complex and the many people in attendance who made it all possible. He recalled how its predecessor – the John King Senior Center – had been established in the late 1970s with a \$79,000 grant

from the administration of the late Mayor George Moscone.

Following a brief invocation by the Rev. Dr. Jerry O. Resus of Saint James Presbyterian Church, a several speakers gave short presentations including: Art Agnos, former mayor of San Francisco, Congresswoman Nancy Pelosi, Supervisor Leland Yee, Sister Lillian Murphy of Mercy Charity Housing and John King, Jr., who said the new facility was an opportunity to further "embrace the community."

Now located at 500 Raymond Avenue on a hillside adjacent to

Visitation Valley Middle School, JKSC was designed to meet the

increased need for senior housing in Visitation Valley resulting, in part from the loss of rental housing for seniors in the Geneva Towers complex.

Two other housing developments, Heritage Homes and Britton Courts, were completed two years ago to replace housing lost when the Towers were imploded in 1998.

JKSC is a mixed-use housing, senior community center and child care facility located on a 2.2 acre former school site.

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### Groundbreaking Ceremony for Third Street Light Rail Project

Official groundbreaking ceremonies for the Third Street Light Rail Project took place May 28 at the Caltrain Depot (Fourth and King Streets). Mayor Willie Brown, members of the Board of Supervisors, public officials and members of the community were on hand for the start of this long anticipated transit project.

"We are delighted to be part of this historic occasion which marks an important turning point for the neighborhood, businesses, and Third Street, one of the most important corridors in San Francisco," noted Muni General Manager Michael Bums. "With the coming of the Third Street Light Rail, this ceremony heralds a reawakening of opportunities for businesses, residents, and visitors to the southeastern part of the city."

#### New Project Team Members

Muni welcomed the remaining nine of 25 new project team members hired from the community on May 6 by

providing an orientation and project tour. They include: Tony Winters, Kevin

Collins, Tanisha Silas, Paul Dumetz, Debra Holloway, Charlene Woullard, Marti Smith, Sandra Kuang, and Michelle Franklin.

#### New 78-Bayview Special

On May 15, Muni commenced a project offering direct service on Wednesdays to the Civic Center Farmer's Market, Potrero Center and S.F. General Hospital. Shuttles depart

from Palou Avenue and Third Street at: 10 and 11 a.m., 12 noon, 1 and 2 p.m.. They leave Hyde and Fulton streets (Main Library) at: 10:30 and 11:30 a.m., and 12:30, 1:30 and 2:30 p.m.

#### Third Street Information Center

The Third Street Public Information Center at 1676-78 Newcomb Avenue (near Third Street) is now open Monday through Friday from 9 a.m. to 5 p.m. Call the Muni Third Street Project Hotline at 703-6655.

### SLUG Composting and Gardening Classes in June

**\*Urban Composting**, Saturday, June 1, 10 a.m.-12 noon. Turn your yard waste into rich soil for your plants. Come join a certified Compost Educator and learn how to turn that garbage into garden gold. Garden For the Environment, 7th Ave. at Lawton St. Free. Call (415) 285-7584 to register.

**\*Urban Gardening Internship** begins Saturday, June 15, 10 a.m.-2 p.m.

This 10 week internship meets at the Garden for the Environment, 7th Ave. at Lawton St. Saturdays from June 15 to Aug. 17. Topics include: Green Gardening, Propagation, and Pruning. A \$50 materials fee is requested and scholarships are available. Call SLUG's Education Department at (415) 285-7584 for an application or more information. *Applications due by Friday, June 7.*

**\*Celebrate Summer Solstice** at the GFE, Saturday, June 22, 5-7 p.m. Everyone is invited to the Garden for the Environment (GFE) to enjoy the bounty of summer and community that the garden makes possible. We will provide BBQ and beverages. Please bring desserts and salads to share, as well as your own plate and utensils. Garden for the Environment, 7th Avenue at Lawton St. Free. But a \$5 donation is greatly appreciated to support garden activities.

**\*Urban Permaculture**, Saturday, June 29, 1-4 p.m. Permaculture is a relatively new term for the age old practice of tending the land by mimicking the systems and cycles of the natural world while minimizing external inputs. Sheet mulching, water catchment, edible landscaping, and other permaculture techniques will be demonstrated along with an introductory lecture on permaculture design principles and resources in an urban setting. Garden for the Environment, 7th Ave. at Lawton St. \$20 SLUG members, \$30 non members.

### Valley Middle School Students Take API Test

by James Dierke, Principal  
Visitation Valley Middle School

This spring Visitation Valley Middle School (VVMS) had a 99.8 percent turn out of students who took the API State Test. Both students and teachers have worked very hard to bring up overall test scores. Seventh grade students had a 100 percent turnout for the Intergrated Writing Test, with results showing great improvement in writing ability. VVMS will receive API test results in June.

#### Grant Proposals

Visitation Valley Middle School Site Council has written two grant proposals for extra funding to assist students. The Immediate Intervention-Under Performing School Grant from the state of California would give VVMS an additional \$200 per student for two years to assist students in improving literacy and reading scores. The Site Council also applied for a grant from the Federal Government to assist in improving

literacy. This grant would run three years at \$200 per student per year. VVMS hopes to know if it qualified by the middle of June.

#### Parents' Group

VVMS parents have been busy helping organize the VVMS/Beacon Parents' Group. Several meetings have taken place during the past few months. Interested parents should contact the Beacon and speak with Michael Bennett, parent director. Parents have been busy helping on committees and taking an interest in the educational process at VVMS.

#### Summer School

Summer school will be held at VVMS from June 24 to July 26 from 8:30 a.m. to 12:30 p.m. VVMS will also host the AIM HIGH Summer School Program.

#### 8th Grade Graduation

Promotion for the 8th grade at VVMS will be held on Thursday, June 6 at 1 p.m. with admission by ticket only. VVMS will be sending 167 students to high school.

### HUD Report Finds Most Americans Support Nation's Fair Housing Laws

WASHINGTON - According to Public Awareness of the Nation's Fair Housing Laws, a report prepared by the Urban Institute and released Apr. 24 by the Department of Housing and Urban Development, most Americans support the concept behind the Fair Housing Act, the law that prohibits many types of housing discrimination, but many do not fully grasp which activities are legal and which are not.

For example, only 38 percent of survey respondents were aware that it is illegal to refuse to rent to a family because they have children. Conversely, 81 percent thought it was illegal to restrict the sale of a home to white buyers, and 78 percent thought it was illegal to refuse to rent to a person with a different religion.

Crystal Hill, a 20-year old single mother from Belleville, IL, was discriminated against when a landlord refused to rent a one-bedroom apartment for her and her five-month-old son. Unlike many Americans, Hill knew the details of the federal fair housing law, and with the help of a local housing council, recently won a \$50,000 settlement from the landlord.

"The Hill case illustrates the need for equal access to rental housing and homeownership," said HUD Secretary Mel Martinez. "Housing discrimination is not only illegal; it contradicts in every way the principles of freedom and opportunity we treasure as Americans."

Like Hill, 14 percent of the 1001 survey respondents believe that they have been subjected to housing discrimination. According to the study, Blacks and Hispanics were considerably more likely to hold this belief. However, in absolute terms, a far greater number of whites believed they have been discriminated against. A second indication of public attitude regarding fair housing was noted when 67 percent of respondents said that

they support existing laws that prohibit homeowners from refusing to sell based on a buyer's race, religion, or nationality.

There were some modest differences across income, education, age and region of the country. For example: the extent of knowledge of fair housing laws increases with higher education and income; people between the ages of 35 and 44 are more likely to have a high level of knowledge compared to those older or younger, and people in the Northeast are somewhat more likely to have a high level of knowledge of fair housing laws than those residing in other parts of the country, especially the Midwest.

The report is based upon the results of a telephone survey by the University of Michigan's Survey Research Center of 1001 men and women in the lower 48 states and the District of Columbia.

As HUD celebrates Fair Housing Month, it undertook this national survey as part of its commitment to assess the level of public awareness of fair housing laws and to establish a baseline for future performance measurement purposes.

The Fair Housing Act, which initially became law in 1968 and was strengthened in 1988, bars discrimination because of race, color, religion, national origin, sex, familial status and disability in the sale and rental of housing and other real estate transactions.

HUD is responsible for enforcing the provisions of the Fair Housing Act and promotes fair housing through various programs and initiatives, primarily through grants and funding to state and local governments and other non-profit organizations. If you believe that you have been discriminated against, call HUD's Housing Discrimination Hotline at 1-800-669-9777 or visit HUD's fair housing website.

### Medicare Reimbursement Cuts Would Hurt Patients

HUNTINGTON BEACH - Reductions in Medicare payments to health care providers threaten to reduce access to care for the program's recipients, as well as limit the services currently available to them, according to an analysis prepared by the American College of Physicians-American Society of Internal Medicine (ACP-ASIM).

The more Medicare patients a physician's practice treats, the more its income will fall under the program's reimbursement cuts, the analysis points out. This will create a clear incentive for medical practices to limit the number of Medicare patients for which it provides care.

"California physicians are in an extreme situation, with projections indicating that they stand to lose more than \$205 million, at the same time that costs of operating a medical practice are skyrocketing," said Melvyn Sterling, MD, Governor, Southern California Region IV of the American College of Physicians-American Society of Internal Medicine. "Physicians in California are already retiring early and leaving the state because of the hostile practice environment, we can not afford to lose more physicians."

The Medicare cuts of 2002-2005 have ominous implications for doctors of internal medicine, the physicians who provide the most services to Medicare beneficiaries. The decline in income to a typical four-physician general internal medicine practice would be \$31,538 on office visits alone. The overall decline in income to a four-physician geriatrics

practice, whose caseload overwhelmingly consists of Medicare patients, would be \$122,520 a year.

"The cuts in Medicare are coming when the number of Medicare patients is growing rapidly and the costs of caring for patients is increasing dramatically," said Dr. Turton. "The lack of primary care physicians in some areas is already forcing people into emergency rooms for treatment. These access problems will increase if the proposed cuts become reality."

In the last two years, fewer medical students chose primary care specialties, such as geriatrics and internal medicine that treat primarily Medicare patients. This comes as the baby-boomers begin to enter the Medicare program in record numbers.

### Education Forum

#### On Assessor's Office

A community education forum with Mabel Teng, former San Francisco supervisor will be held on Saturday, June 1 from 10:30 a.m. to 12 noon at the Asian Pacific American Community Center, 2442 Bayshore Blvd.. The forum will show how property taxes help fund city services, social programs, police and fire, Recreation and Park programs, and education.

Bring your property tax bill - bilingual volunteers will be on hand to answer questions about issues such as homeowner exemptions. You can also register to vote. Call (415) 922-0320 for more information.

### Traffic Detour on Bayshore Boulevard



Vehicles were forced to detour around construction crews on Bayshore Boulevard as work continued to relocate pipelines in preparation for track construction of the new Third Street Light Rail.



## Grapevine Mailbox

### Three Decades of Dedicated Service With School District

*Friends and colleagues had a retirement party on May 18 for Mrs. Jennie Choy – first grade teacher at Visitacion Valley Elementary School – who will be leaving at the end of the current school year*

Mrs. Jennie Choy has been working for the San Francisco Unified School District since July 1971. She began as a secretary in the Zone 1 Office, then worked as an elementary school secretary for 15 years at Hancock-Sarah B. Cooper and 10 years at Garfield Elementary School.

Mrs. Choy started her teaching career at Benjamin Franklin Middle School in January 1986. She taught

### Are Experts Changing Their Minds About Trade?

by Alan Tonelson

If form holds, the upcoming Senate debate on fast track trade legislation will feature the usual smug declarations that all professional economists strongly endorse these kinds of free trade measures.

Yet, a surprising number of “the experts” are now attacking NAFTA-style trade agreements, the World Trade Organization, and the current international financial system.

The latest defector emerged in mid-February. Paul Craig Roberts, a former Reagan administration Treasury official wrote in his regular Washington Times column that today’s version of globalization is costing the United States its industrial jobs, “ownership of our companies,” and control over our future.

Claude Barfield in his new book, *Free Trade, Sovereignty, Democracy*, warns that the WTO is heading for a crack-up.

Barfield, of the American Enterprise Institute, observes that “there is no real consensus among WTO members” on many critical issues and accuses the WTO’s run-amuck rule-making bodies and dispute-resolution panels of operating in fundamentally undemocratic ways.

Countless economists still dismiss the trade deficit as meaningless, or worse, hail it as a sign of America’s continuing economic strength. In other words, we buy so much more from the rest of the world than we sell because we’re just growing so much faster.

Last April, two Nobel Prize-winning

English As a Second Language to sixth, seventh and eighth graders until 1995. She continued teaching middle school students at Visitacion Valley Middle School for one year until she decided she wanted to work with first-graders at Visitacion Valley Elementary School (VVES). She has been a first grade teacher at VVES for four years.

Mrs. Choy looks forward to retirement, and will miss teaching first grade. She will happily spend her days enjoying her two grandchildren, working on her origami, and other hobbies and sports, while catching up on her favorite romance novels.

On behalf of the students, parents and teachers of Visitacion Valley Elementary School and the San Francisco Unified School District, we thank her for her devotion and dedication to them. We wish her a happy, healthy and long retirement.

—Faculty and Staff of VVES

economists from the Massachusetts Institute of Technology urged Washington to eliminate the deficit.

Otherwise, warned Franco Modigliani and Robert Solow in a New York Times article, the U.S. economy could be plagued by “falling investment and output, and high unemployment.”

Three months later, former Federal Reserve Board Chairman Paul Volcker told a Senate hearing that “there are limits to how far we can or should countenance further erosion in our manufacturing base.”

Meanwhile, Joseph Stiglitz, another Nobel laureate, and alumnus of the World Bank and President Clinton’s Council of Economic Advisors, has been slamming the economic establishment’s response to the 1997 third world financial crisis. Workers, he claimed, were punished amid bailouts for the “reckless” global investors who created the problem to begin with.

The worldwide recession shows vividly that the facts are against the trade hardliners. Polls keep showing strong public opposition to their positions. And now key experts are jumping ship. Without massive lobbying and political contributions by multinational corporations in Washington, current globalization policies would already be history.

Alan Tonelson is a Research Fellow at the U.S. Business and Industry Council Educational Foundation. His book on globalization, *The Race to the Bottom* was published recently by Westview Press.

NAPS

### Would Mutual Funds be Right for You?

by John Addison

From Wall Street whiz kids to your neighbor’s nephew, we live in a time when it seems everyone has a can’t-miss investment tip.

Unfortunately, it’s not uncommon for today’s tip in tech stocks to become tomorrow’s financial tragedy.

One way to avoid the problems that can come with chasing the next “sure thing” is to use the same approach to investing that large institutions, such as universities or hospitals do—mutual funds.

Investing through a mutual fund can offer an individual investor a number of significant benefits.

**\*Professional asset management.** Few people have the time, training or temperament to manage their own investments. A mutual fund can offer the guidance of a full-time professional who is responsible for monitoring the fund and deciding when to buy, sell or switch securities in a way that maintains the fund’s investment objectives.

**\*Diversification.** Investing all of your money in one or two stocks can be risky. Investing in a mutual fund can reduce this kind of risk by investing in a variety of companies or industries.

Some funds place a self-imposed limit of five percent on the percentage of the fund’s assets that can be invested in any one security.

**\*Liquidity.** One of the more significant benefits offered by mutual funds is liquidity—the ability to quickly convert your investment to cash.

This is much different from fixed income products, such as CDs, which can tie up an investor’s funds for years.

**\*Tax reporting.** A fund will track and inform you of your income and capital gains tax obligations.

**\*A choice of objective.** Whatever your temperament and financial goals, there is probably a mutual fund for you. Whether you are looking for a stable fund that will provide a steady stream of income or an international equity fund that offers higher risks and the potential of higher returns, there is a fund that will meet your needs.

**\*Retirement friendly.** Since both IRAs and mutual funds focus on long term objectives, many investors deposit one or more funds in their IRA or 401(k) account. As of 2000, mutual funds accounted for 46 percent of the \$2.7 trillion IRA market.

Professional management, liquidity, diversification and the opportunity for returns in excess of ten percent. With benefits such as these, who needs the next “sure thing?”

The financial experts at Primerica have created a guide that shows you how to take control of your financial life. To get a copy of *How Money Works: Secrets To Financial Success*, write to Primerica, 3120 Breckenridge Blvd., Duluth, GA 30009, ATT: Corporate Relations, or call 770-564-6329.

John Addison is Co-CEO and President of Primerica, a subsidiary of Citigroup, Inc. NAPS

### Chain Emails:

### Just Another Ploy Or the Real McCoy?

Few people escape them - chain letters. They used to circulate by regular mail, but these days, they’re more likely to come via email or Internet chat rooms.

Chain letters generally include a list of names and addresses with instructions to send something - say, a small sum of money - to one or more names on a list. Then, you are instructed to remove one or more names from the list, add your name to the bottom of the list, and email the letter to a certain number of other people with directions on how to “continue the chain.”

One “chain email” making the rounds since 1999 promises participants they’ll make at least \$46,000 in as little as three months simply by sending \$5 to each of four or five people on a list. The letter offers assurances that the money-making scheme is perfectly legal. It even tells skeptical consumers to check it out with the Federal Trade Commission’s (FTC’s) Associate Director for Marketing Practices.

Are these claims true? We decided to check with Eileen Harrington, the FTC’s Associate Director for Marketing Practices, who summed up chain letters this way: “They are not legal, no one is going to get rich from a chain letter, and people who forward chain messages are breaking the law.”

Here’s more of what she had to say:

Q: This chain letter says to contact the Associate Director for Marketing Practices at the FTC. Is this part of your job - to approve chain letters and chain emails.

A: No, that’s not my job. I manage a division of the FTC’s Bureau of Consumer Protection that works to protect consumers from businesses and individuals that defraud consumers. My job is to stop and sue them and to alert consumers to the illegality of these fraudulent activities. Starting and sending chain letters are fraudulent activities.

The senders of this particular email probably did a lot of potential victims a favor by referring them to me. Most of the calls went to the FTC’s Consumer Response Center. I’ve probably taken four or five calls a week on this for the past few years. It’s good to be able to set people straight rather than have them go on in ignorance.

Q: Is it legal to start or forward an email chain letter like this one that promises extravagant earnings?

A: It is illegal to start or forward an email chain letter that promises any kind of return, let alone an extravagant one.

Q: If I forward a chain email that promises something in return, what could happen to me?

A: If you start or send a chain email you could be prosecuted for mail fraud. That’s a serious offense. You could receive a fine and actual jail time, depending on the seriousness of your violation.

You also could face legal action from the FTC. More than a year ago, the FTC warned almost 1,000 participants in a chain email scheme that they would be sued if they didn’t stop participating in chain email schemes. This year, the FTC sued six individuals for promoting the scheme that gave my name as a reference. As a result of our action, those people can’t engage in similar marketing plans anymore, and they have to refund any money they received to the people who sent it.

Q: But this particular chain letter says you have approved it. Doesn’t that mean it’s OK for me to pass this letter on?

A: Despite the fact that the letter says it’s OK, it’s definitely not. The FTC’s mission is to stop and prosecute individuals and companies that engage in fraud, including chain letters like this one.

Q: The letter says I can “earn \$46,000 or more in the next 90 days sending email.” That’s pretty tempting. Is it too tempting?

A: Well, consider how chain letters work: You receive a list of names and addresses, with instructions to send money or something else to one or more people on a list, remove one or more names from the list, add your name to the bottom of the list, and then forward the letter to a certain number of people. The theory is that by the time

your name gets to the top of the list, so many people will be involved that you’ll be flooded with whatever the letter promises - money, for example. But it’s mathematically impossible. The earnings are derived primarily from recruiting other customers outside of the chain. Participants can make money only if they recruit a substantial number of newer participants in levels below them. Eventually, this scheme, like all pyramid schemes (which is what chain letters are), breaks down because there are no more possible recruits. It’s like a house of cards, waiting to fall in. And those at the bottom of the chain - the majority of participants - lose money because there’s no one left to recruit into positions below them in the chain.

Q: But the letter says, “This method of raising capital really works 100 percent every time.” Are you telling me this is false?

A: These schemes fail 100 percent of the time. The very first people to get involved may take some money, but at a minimum, 90 percent of people will not only not make money, they’ll lose whatever money they put in. I can guarantee you that by the time you receive the chain letter, the opportunity to make money will be long gone.

Q: Should I ever believe claims that I can make big money with little or no risk or effort?

A: Nope. You should be very, very skeptical of claims like those. It’s rare that you can make money without some risk - whether that involves investing money or time.

The other thing is that...well, think about it: If I knew of a foolproof way to make a lot of money with little effort and risk, I’d be doing it. I wouldn’t be

### What Everyone Should Know About Renting a Car

Learning a few key facts about car rental can help you get on the road to...getting back on the road.

Renting a car can be confusing and expensive if you don’t understand industry terms and how fees are calculated. If you have a poor driving record, renting a car may be next to impossible.

Here are some important considerations, courtesy of the Federal Trade Commission:

#### Choosing a Rental Company

Before you reserve a car, think about the size you want or need and how much you’re willing to spend. At the same time, be aware that vehicle classification systems vary. The terms “compact,” “mid-size” and “luxury” sometimes differ among companies.

Call several rental companies for price estimates, or check rates through your travel agent. Ask about specials geared to the length of time you need the vehicle. Many companies offer weekly or weekend deals. If your plans are flexible, you may be able to save money by renting a car when price breaks are available. But be sure to ask about restrictions on special offers, including blackout dates when an advertised price may not be available.

Ask if there may be charges that could increase an advertised base rate, such as Collision Damage Waiver (CDW) fees; a deposit or refundable charge; airport surcharges and drop-off fees; fuel charges; mileage fees; taxes; additional-driver fees; underage-driver fees; out-of-state charges; and equipment-rental fees.

#### Charges and Fees

CDW is an optional charge of \$9 to \$13 a day. Rental car agents may urge you to buy this option. Although they

telling other people about it. These kinds of claims are generally a sign of some kind of fraud.

You should always do your homework: Check with the local Better Business Bureau, consumer protection agency or your state Attorney General’s Office to see whether they have received complaints about an investment you may be unsure of. The FTC website at [www.ftc.gov](http://www.ftc.gov) also has useful information.

Q: What if I already forwarded this chain letter to others? Could I be in trouble?

A: If you received money as a result of participating in a chain letter, return the money to the sender. That might get you off the hook.

Q: What should I do if I receive a chain letter?

A: Don’t respond. If the letter was received by email, complain to your Internet Service Provider (ISP). Most ISPs try to keep this kind of stuff out. They may be able to trace the source of the email letter, too. You might want to tell the sender that what they’re doing is illegal. You also can report the letter to the local consumer protection agency or your state Attorney General or to the FTC, either online at [www.ftc.gov](http://www.ftc.gov) or by calling toll free, 1-877-FTC-HELP (1-877-382-4357). Or, forward the email to the FTC’s database of unsolicited spam emails at [uce@ftc.gov](mailto:uce@ftc.gov). The FTC uses the database in its law enforcement efforts.

Q: Who can I call if I have any questions about chain emails?

A: Call the FTC Helpline, toll free, 1-877-FTC-HELP (1-877-382-4357). A crackerjack staff is ready to help you with any consumer question you may have.”

call it “collision damage” coverage, it’s not technically collision insurance. Rather, it is a “guarantee” that the rental company will pay for damages to your rented car. By declining the waiver, you accept responsibility for any damages. However, under CDW, the company will not pay for bodily injuries or damages to your personal property.

The coverage offered by rental companies may duplicate insurance you have through your auto and homeowner’s policies. If you’re not sure about coverage, call your insurers.

A fuel charge is the amount many rental car companies add to your bill for gasoline. Some companies give you a half-tank at a charge of \$10 to \$15 and tell you to return the car empty; others fill the tank and charge for the amount of gas you use. Companies that do not charge for the initial tank may ask you to return the car with a full tank. If you don’t, you’ll be charged the rental company’s price for gasoline. It’s often much higher than what you would pay at a local station.

Mileage fees usually are assessed on a cents-per-mile basis or as a flat fee when you exceed the allotted free mileage cap. Knowing approximately how far you will drive will allow you to select the company that offers the most favorable mileage terms. For more information, call the FTC at 1-877-FTC-HELP and ask for the publication *Renting a Car*.

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. For more information, call toll-free: 1-877-FTC-HELP

NAPS

## ST. JAMES PRESBYTERIAN CHURCH

240 Leland Ave., San Francisco, CA 94134

The Rev. Dr. Jerry O. Resus, Minister

Church School Classes: 9:15 a.m.  
Sunday Worship Service: 10:30 a.m.  
Wednesday Bible Study: 11:00 a.m.  
Friday Bible Fellowship: 7:30 p.m.  
Saturday Choir Rehearsal: 10:00 a.m.

You are cordially welcome to join us for study, worship, fellowship and service. We seek to teach the Bible and to lift up Jesus Christ so He can draw all persons to Himself.

Come to Church This Week



## Charges Based On DNA Evidence

The arraignment in San Francisco Superior Court on Apr. 17 of Juan Paredes, 26, marks the first time the District Attorney is prosecuting a case on a "cold hit" DNA identification from a sexual assault.

"This case shows how this powerful new technique expands our ability to prosecute criminals," said District Attorney Terence Hallinan.

In 1995, two men kidnaped and raped a prostitute in San Francisco. She gave a description of her assailants to S.F. Police Inspectors. The physical evidence included a vaginal swab.

In February 2002, the SFPD Crime Lab's DNA Section, under Cydne Holt, sent a DNA profile obtained from the swab to a database maintained by the California Department of Justice. There was a match with the DNA of Juan Paredes, who in 1996 had been arrested - with a man named Victor Aquino, 26 - for carrying out a similar assault on a prostitute.

SFPD Inspector Donald O'Connor then showed the woman victimized in 1995 a photo spread that included Aquino, and she identified him as the second assailant.

Paredes and Aquino were arrested separately Apr. 16 on \$5 million warrants.

## Sentencing in Financial Elder Abuse Case

Sentencing was imposed May 7 on Vilma Perza Williams, 47, who was convicted of two counts of perjury.

An initial recommendation by the Adult Probation Department against probation was changed and the Department is now recommending that five years probation be granted with state prison suspended, 120 days in the county jail, and restitution.

Perza Williams was indicted in October 1999 on seven counts, including elder abuse, grand theft, attempted grand theft, forgery and perjury, and accused of the theft of more than \$200,000 and the attempted theft of a house belonging to an 83-year-old man who has since passed away.

After a two-month trial, Perza Williams was convicted of the perjury counts; the jury was unable to reach unanimous verdicts on the remaining counts.

In March 1994, the victim, 79-year-old Frederick Williams, deposited more than \$100,000 at Bay View Bank, where Perza Williams worked as a teller. She followed him home, befriended him, and began working for him as his caretaker. Perza Williams then opened two joint accounts with Williams at the Bay View Bank using his money. She later forged Williams's name on the signature card on another joint account at a different bank.

In December 1995, the defendant arranged a confidential wedding and married the victim in his home. That same month she became the beneficiary of the victim's new will. The defendant later placed the victim in a board and care facility in San Francisco, stating that there was not enough money to hire care for him at his home.

After the victim's death in 1998, the defendant stopped working at Bay View Bank, and began working for a new business she had started.

When the defendant submitted the new will to probate after his death, one of the victim's relatives challenged it and a trial was held before the Honorable Laurence Kay (now Presiding Justice of the California Court of Appeal). Judge Kay, then sitting in the Probate Department of the San Francisco Superior Court, ultimately decided that will submitted by the defendant was procured by undue influence and elder abuse; it was not admitted to probate.

The perjury charges stem from the defendant's testimony before Judge Kay during the trial and relate to her statements that \$150,000 of the victim's money still existed at the time of his death in an account she had opened in her own name.

## Taking the Steps to Ensure a Strong Financial Future

by Rusty Field

Market volatility continues to influence investors' financial decision-making. Understanding how market conditions may have an impact on your personal finances and making educated decisions about long-term investing is important to your financial well-being.

Setting the course for a strong financial future requires every investor to think about and answer some important questions including:

\*How much will I need? Consider your immediate and long-term goals so you can make appropriate investment decisions. Take time to calculate how much you'll need to meet your goals considering employer-sponsored retirement plans, savings, investments and Social Security. Several free online calculators are available on the Internet to help you understand what you'll need to help meet your destination. The American Savings and Education Council's "ballpark estimate" calculator can be found at [www.asec.org/ballpark](http://www.asec.org/ballpark).

\*How much do I have? Knowledge is power. Understand your investments and enhance the rate of return on all of your investments. For example, starting in 2002, you'll be able to put more money towards retirement. Between 2002 and 2008, the maximum yearly IRA contribution will gradually increase from \$2,000 to \$5,000. And, by 2006, employers can raise limits on elective deferrals progressively to \$15,000, up from the current \$11,000 annual maximum. Workers who reach the age of 50 can contribute even more to their IRAs and 401(k) plans if they qualify for new catch-up provisions.

\*What should I do? Based on your short- and long-term goals, be sure you allocate your assets wisely. Practice asset allocation based on your financial goals, the length of time you'll be able to keep your money invested, your risk tolerance and your overall financial circumstances.

Take full advantage of employer-sponsored savings plans like 401(k)s and other retirement savings vehicles, such as IRAs, that protect your savings from taxes.

\*How do I know? Work with an investment professional like a financial advisor to help ensure you're making the right investment decisions and setting the right course to meet your goals. Ask your employer about employee financial education programs.

Review your plan annually and when you experience major life changes like job transitions, buying a home, marriage, the birth of a child, education expenses, retirement, etc.

If you're worried about the performance of the market, remember the stock market's long-term trend has been upward, or capital appreciation. While past performance is no guarantee of future investment results, the stock market has bounced back from every major market downturn to date.

During times of market volatility,

consider simple strategies to help maintain your confidence in the market's long-term growth potential including staying diversified, avoid trying to time the market, practicing dollar-cost averaging and staying focused on your goals. Ask your employer about offering a financial education program in your workplace to help address these strategies.

For more information about setting

## Important Guidelines For Protecting the Public

by LeEarl A. Bryant, PE

Thanks to Enron, our nation is focusing on ethics and how we treat our business relationships and employees. We hope that those who violated the law and professional and business ethics will be held accountable.

In the meantime, we should examine our lives and the codes of ethics for our own professions. Let's reflect on typical ethical and legal requirements for engineers.

First, states conduct examinations and ethical reviews to determine if a person qualifies for recognition as a licensed, professional engineer. In most cases, state licensure is mandatory for engineers who design systems involving public safety, health or welfare.

These engineers are typically those who design buildings and transportation networks, other public works projects, or have a direct affiliation with utility services, such as sanitation and electrical systems. A code of ethics and legal requirements govern their activities.

Next are engineers employed by industries that do not provide direct engineering services to the public, but design engineered products, systems or processes. Most states provide an industrial exemption for these engineers. They are guided by business laws, as well as the codes of

the course for a strong financial future, contact American Express at (800) GET ADVICE or visit the web site at [www.american-express.com/advisors](http://www.american-express.com/advisors). For information that your employer may be interested in to help them offer financial education in the workplace, have them call (800) 745-6684, or send an e-mail to [feaps@aexp.com](mailto:feaps@aexp.com). NAPS Rusty Field is Vice President, Financial Education and Planning Services at American Express.

ethics published by various engineering societies, including the IEEE.

Regardless of the engineering category, the codes of ethics typically include statements about engineering decisions consistent with guarding the public's safety; health and welfare; avoiding conflicts of interest; rejecting bribery; and stating honest and realistic claims or estimates.

Thus, engineers and other professionals have a responsibility for adhering to legal and ethical obligations in their field of practice.

As an example, litigation is still pending concerning alleged problems with various sports utility vehicles and their tires. Suppose that a consultant for the vehicle manufacturers knew something about a possible defect but didn't inform the public. If he were a registered professional engineer, would he be required to alert the public to the possible problem? Or does the relationship with his client take priority over protecting the public?

I'm not sure that the profession of the consultant should even matter. When public health, safety and welfare are at stake, all professions should have appropriate guidelines for notifying authorities.

NAPS LeEarl A. Bryant is president of IEEE-USA, the U.S. career and public policy arm of the Institute of Electrical and Electronics Engineers in Washington, DC

## Survey Finds Faculty Opinions on Quality of School Higher Than Students

What kind of grades do America's schools deserve? That's just one of the questions posed by an annual survey of the nation's educational landscape and there's a strong difference of opinion among the three groups surveyed: principals, teachers and students.

The MetLife Survey of the American Teacher, 2001: Key Elements of Quality Schools examines how the groups evaluate their schools on key measures of an effective school environment, such as teacher quality, school building conditions, standards and expectations, and relationships between key groups. For example:

\*56 percent of secondary school principals and 39 percent of teachers-but only 25 percent of students-strongly agree that teachers in their school have high expectations for all students.

\*67 percent of secondary school principals and 48 percent of secondary school teachers believe that their school provides curricula that is challenging to

students. However, only 23 percent of students describe their classes as "very challenging."

\*Secondary school teachers (28 percent) are less likely than elementary school teachers (46 percent) to give the teachers in their school an "A" in believing all children can learn.

\*In secondary school, 87 percent of principals and 67 percent of teachers believe that their school is "very safe"-but just 47 percent of students feel the same way.

"The MetLife Survey of the American Teacher series brings forward the opinions and concerns of those on the educational front lines and is a good tool for learning about the current status of public education in the United States," commented Robert H. Benmosche, chairman and chief executive officer of MetLife. "As our nation's schools educate the largest, most diverse student population in history, it is more important than ever that schools be inviting places in which to work and learn. By listening to

## Starko the Clown At Valley Library



**Starko the Clown will perform June 18 at Valley Branch Library.**

Starko the Clown will be performing a free show at the Visitation Valley Branch Library, 45 Leland Ave., on June 18 at 10:30 a.m. Starko's fun show includes magic, comedy, juggling, lots of audience participation and a free magic trick for every child! For more information, call the Library at (415) 337-4790.

Other events this June at the Visitation Valley Branch Library, 45 Leland Ave., include:

\*Sing along to the toe-tapping music of *Chris Molla* (for ages 3-5) on Tuesday, June 4 at 10:30 a.m.

\**Dan Chan, the Magic Man* will amaze you (for all ages) on Tuesday, June 11 at 1:30 p.m.

\**Mark Bunnell, the Juggling Tornado* (for all ages) will perform Thursday, June 13 at 1:30 p.m.

\*Come and see the lizards and snakes of the *Lizard Lady* on Wednesday, June 26 at 1:30 p.m.

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## Book Reviews

### Spiritual Adventures Around the World

A fascinating new book that brings together over 60 true stories of mystical journeys of real people around the world is delighting and entertaining readers who enjoy traveling from their armchairs.

Magical Souvenirs: True Spiritual Adventures From Around The World (Plume, \$14) is the newest series from Arielle Ford, bestselling author of the Hot Chocolate for the Mystical Soul series. In her book, readers are transported to places they have only imagined and meet real characters who seem as if they just walked out of a movie, or a dream.

From a vacationer in Egypt who suddenly recites an obscure prayer in flawless Arabic, to a prisoner who mentally travels back to her childhood and wakes up with a fresh-picked daisy in her hand, Magical Souvenirs takes readers on an inspirational odyssey to other places and worlds.

According to Deepak Chopra, "These enchanting stories shine a light along the path where reality and miracles meet."

### America's Longest Held Prisoner Of War

The New York Times called it "a major contribution to the Vietnam War literature." They may have been right on target. Glory Denied (Plume, \$15) by Tom Philpott is the moving saga of Vietnam veteran Jim Thompson, America's longest-held prisoner of war.

In late December 1963, Captain Floyd James ("Jim") Thompson left behind three young daughters and a pregnant wife to go to Vietnam. Three months later, the Vietcong captured Thompson not far from the Laotian border. For the next nine years-five in solitary confinement-he endured starvation, loneliness, and unspeakable cruelties. In 1973 he returned to an America that was radically different from the one

he had left ten years before and a son who didn't recognize his father.

A masterful work of oral history, the moving book tells the story of a hero who endured more than most could bear and who continued to suffer after his release with a family torn apart and a fall into alcoholism.

Powerfully told in Thompson's voice and the voices of those who shared his life and trials, Glory Denied is a gripping account that will stand forever as one of the most truthful and important documents to emerge from the Vietnam era.

### A Beacon of Hope and Strength to the Nation

At a time when our country needed the calming warmth of a mother's touch, Laura Bush stepped forward to offer just that. America's First Lady transcended party politics and national tragedy to become America's First Mother.

With Laura: America's First Lady, First Mother (Adams Media, \$19.95), biographer Antonia Felix has created a revealing, intimate portrait of the soft-spoken, down-to-earth woman who made People magazine's list of "The 50 Most Beautiful People in the World." In the book, readers will discover:

- \*How Laura Welch survived a youthful tragedy that marred her childhood;

- \*The delights and difficulties of being First Lady;

- \*The joys and challenges of raising high-spirited twins, Jenna and Barbara;

- \*Her passion for literacy-and how Americans can benefit from her programs; and

- \*Her personal mission as America's First Mother.

The book opens in Washington on the morning of September 11, with the First Lady getting ready to address a Senate committee about the need to improve early childhood education, then jumps back to Texas to present glimpses into her life, which were gleaned from exclusive interviews with her mother, Jenna Welch.

Though Laura Bush was shy and reserved at first, everything changed on September 11. In the aftermath of the terrorist attacks, Laura rose to the

occasion, providing comfort and reassurance amidst what was perhaps the worst crisis we've ever faced-and she has since become a beacon of hope and strength to the nation.

In a clear, crisp prose, Felix has constructed an important biography that many believe will serve as a lasting tribute for a special woman for years to come.

NAPS

### Could Visitacion Valley Have Parking Permits?

At a recent meeting of the Visitacion Valley Planning Alliance, Mary Ellen O'Brien, a director for the San Francisco Department of Parking and Traffic (DPT) was asked if Visitacion Valley area and Little Hollywood could qualify for permit parking.

O'Brien explained that 50 percent of the neighborhood, determined by how many blocks is included on an application, has to be in favor of permit parking. DPT would then assess the need by observing the site during different time periods of the day, assisted by records of the number of vehicles registered in the area and the number of parking spaces. The review process could take up to two years and the proposed area would only be granted permit status if the number of vehicles exceeded the number of spaces.

O'Brien also said a plan is being studied to give each household 12 free "visitor" parking permits per year. Permits are limited to 3 per household and an additional two can be purchased for \$175.00 each. More information is available at Residential Parking Permits: (415) 503-2020. Other related numbers include: General Parking Information: 554-PARK; Parking Citation Inquiry: 255-3900; Parking Enforcement: 553-1631; Abandoned Autos 781-JUNK; Towed Vehicles: 553-1235; Traffic Engineering: 554-2300; Bike Information: 585-BIKE; and Driveway Complaints: 553-1200.

### Wellness Fair at Village

A Carnival and Wellness Fair was held on May 4 at The Village located at 333 Schwerin St with a barbecue, immunizations, Tai Chi classes, games, medical and dental screenings.

## Veterans Affairs Q&As

*Following are typical questions answered daily by VA counselors. Full information is available at any VA office.*

**Q:** My father was a veteran of World War II, but is deceased. Last year my mother became very ill and I had to take a leave of absence from my job to care for her until her death. This has been difficult financially because of the loss of my income. Is there any VA benefit that may help defray my loss?

**A:** No. There are no benefits to which an adult child would be entitled, whether he cared for the widow or the veteran himself.

**Q:** How do Social Security retirement benefits affect the monthly payments of a surviving spouse who is receiving dependency and indemnity compensation (DIC)?

**A:** The receipt of Social Security benefits has no effect on DIC benefits.

**Q:** I'm 67 years old and I want to file for a pension because I only get \$575 a month from Social Security. What type of medical information do I need to send with my application?

**A:** Limited-income veterans who are 65 and over no longer have to be found disabled by VA in order to qualify for a VA pension. A recent law did away with the disability requirement for veterans aged 65 and over.

**Q:** I read that type II diabetes can be service-connected for Vietnam veterans for disability compensation. Who is eligible?

**A:** Honorably discharged veterans who served or visited in the Republic of Vietnam during the period Jan. 9, 1962 through May 7, 1975 and who currently have adult-onset diabetes mellitus are eligible. Coverage includes those

whose ship came to port in the Republic of Vietnam during that time, provided they disembarked.

**Q:** How can I get a VA-guaranteed home loan?

**A:** You may obtain a VA-guaranteed loan through a lender (mortgage company, bank or sav-

ings and loan). VA's guaranty on the loan protects the lender against loss if payments are not made. The guaranty amount depends on the

loan amount and whether you have previously used some entitlement. Basic entitlement is \$36,000, but that can be increased to \$60,000 for certain loans. This means it may be possible to obtain a VA loan of up to \$240,000 depending on your income and debt level and the appraised value of the property. You may also use the VA home loan web site at <http://homeloans.va.gov/veteran.htm> as a reference point on how to use the program, how to find a lender, or more specific questions you may have about the program.

**Q:** How can I obtain a copy of my certificate of eligibility?

**A:** VA does not keep copies of previously provided certificates, but you may apply for a new certificate of eligibility. If you are east of the Mississippi, contact the VA Loan Eligibility Center, P.O. Box 20729, Winston-Salem, NC 27120, or call 888-244-6711. If you are west of the Mississippi, contact Los Angeles Eligibility Center, P.O. Box 240097, Los Angeles, CA 90024, or telephone 888-487-1970.

**Q:** Can I use my eligibility more than once?

**A:** Yes. If the mortgage has been paid in full and you have disposed of the property, you may request a restoration of entitlement. If the loan has been paid in full but you still own the property, you may use entitlement one additional time by requesting a one-time restoration of entitlement. If you previously used only a portion of your entitlement to purchase a home, you may be able to use the unused portion of entitlement on another home.

**Q:** Do you need to be a military veteran in order to purchase a home acquired by VA through foreclosure?

**A:** No. You do not need to be a veteran in order to purchase a property acquired by VA through foreclosure. Please contact a local real estate professional for more information on VA properties available in your area.



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Senior Central District #7 has applications for Rebuilding Together (Formerly Christmas in April), as well as Homeowner and Renter Assistance Applications.

Senior Central District #7 is a Volunteer Site. For more information please call (415) 330-1789. We are located at 50 Raymond Ave. between Bayshore Boulevard and Alpha Street.



Grapevine Puzzler

C V G G R Y U N E R R A W B C D Y I O P  
V B F N B R Y U I H G F S T E P H E N S  
S R O U A N O S D R A H C I R D G D J R  
E O F O R Y H J K J S F Y G V N W O R B  
S W E Y T R M A H T A L G E H J H W H F  
S N V F L H D G A H J K L H G N A N C R  
D S D F E P R N O S L I W G S A I E F D  
G C D F T L F R T T Y U I O G H G Y G M  
H C D F T O D O R W G H N N L W H B M C  
G A F G R R N G E F G I G H A G T A M D  
H N V D R E U L L I W D I T E G H V A O  
B B W D M F L S G R D G E E H K A P I U  
V D U A B E F G I U H R D G R F A E R G  
N T N R R F Y J B V M R F A G C H R R A  
O T D F N G H J K A A U M F H F G K E L  
S E C O S E F H N P F D H E R V H I M B  
N L S N G J T Y I G D G C T H G I N K F  
H L X F G H J T W R T O Y U I O J S G X  
O I F S C N A I J E M K U E D D E T Y B  
J G C D F R T Y U G D G J K N V C F D H

Burnett	Booth	Pardee	Knight
McDougal	Pacheco	Gillett	Brown
Bigler	Irwin	Johnson	Reagan
Johnson	Perkins	Stephens	Brown
Weller	Stoneman	Richardson	Deukmejian
Latham	Bartlett	Young	Wilson
Downey	Waterman	Rolph	Davis
Stanford	Markham	Merriam	
Low	Budd	Olson	
Haight	Gage	Warren	

California Governors

Historic Proportions

Match clues to answers  
1937

1. U.S. government on Jan. 6 banned shipment of arms to warring country.
2. NFL champions of 1937.
3. New bridge became world's longest when opened on May 27.
4. Explosion and fire at school on Mar. 18 killed 500.
5. Largest Nazi rally on Sept. 5 had review of 600,000 soldiers.
6. First commercial flight across Pacific arrived in Hong Kong on Apr. 28.
7. New type of thread patented Feb. 16.
8. Underwater thoroughway opened in New York on Dec. 21.
9. World series winners in five games on Oct. 10.
10. Sit-down strike ended after 44 days on Feb. 11.
11. German dirigible exploded at Lakehurst, New Jersey on May 6.
12. Mysterious disappearance on around the world airplane flight.
13. U.S. gunboat sunk in error by Japanese in China on Dec. 12.
14. New U.S. warplane makes debut on Apr. 16.
15. First blood bank opened here on Mar. 15.
16. Stanley Cup champions of the NHL.

Five Years Ago  
In the Grapevine

JUNE 1997

- \*Ethnic dancing and a parade were part of the Visitation Valley Street Festival on May 17.
- \*Visitation Valley Middle School adopted a school uniform policy in April to begin with the Fall 1997 semester.
- \*Imtech Communication announced that Valley residents would vote to decide the method of demolition for Geneva Towers – either a wrecking ball or implosion.
- \*Valley residents were warned by the District Attorney's Office of individuals illegally painting City residents' addresses on curbs for a fee.

17. New world heavyweight boxing champion on June 22.
  18. Coronation of British king on May 12.
- A. Joe Louis  
B. Nylon  
C. Lincoln Tunnel  
D. New York Yankees  
E. Amelia Earhart  
F. Flying Fortress  
G. Panay  
H. Pan Am Clipper  
I. Detroit Red Wings  
J. George VI  
K. Spain  
L. General Motors  
M. Chicago  
N. Golden Gate Bridge  
O. Washington Redskins  
P. Hindenburg  
Q. New London, Texas  
R. Nuremberg

Answers: 1-K; 2-O; 3-N; 4-Q; 5-R; 6-H; 7-B; 8-C; 9-D; 10-L; 11-P; 12-E; 13-G; 14-F; 15-M; 16-I; 17-A; 18-J.

Sez Who?

Match quotes to speakers

1. "Common sense is very uncommon."
  2. "There's a time to wink as well as to see."
  3. "Men take only their needs into consideration – never their abilities."
  4. "Among mortals, who is faultless?"
  5. "Trifles make perfection, but perfection is no trifle."
  6. "I'll lean on you and you lean on me and we'll be okay."
  7. "One generation cannot bind another."
  8. "Only the shallow know themselves."
  9. "Intellectual passion drives out sensuality."
- A. Oscar Wilde  
B. Confucius  
C. Napoleon Bonaparte  
D. Ralph Waldo Emerson  
E. Thomas Jefferson  
F. Leonardo da Vinci  
G. Michelangelo  
H. Dave Matthews  
I. Horace Greeley

Answers: 1-I; 2-D; 3-C; 4-B; 5-G; 6-H; 7-E; 8-A; 9-F.

Teddy Bear Celebrates 100 Years as Favorite Friend

Since the day 100 years ago when a toy store owner dubbed a stuffed bear "Teddy," America's love affair with the Teddy bear has flourished. The stuffed grizzly has become synonymous with childhood memories and happy times.

As the story goes, in 1902, President "Teddy" Roosevelt was bear hunting in Mississippi where he spared the life of an orphaned bear cub during a hunt, an event featured in a cartoon in The Washington Post. Enterprising toymakers soon developed stuffed bears dubbed "Teddy" that became hits with the public. The Teddy bear quickly became a household name, and many more versions of the beloved bear followed.

According to Teddy bear expert and author Linda Mullins, "Almost everyone has a special Teddy bear in his or her life. Teddy bears are not merely a child's toy, nor just a collectible item. In a century wrought with change and advanced technology, they represent a study in endurance of basic values."

The year 2002 marks another milestone on the Teddy timeline with the 10th anniversary of the Cherished Teddies® collection by Enesco. One of the most popular Teddy collectibles, Cherished Teddies were first created in 1992 when artist

Priscilla Hillman began designing the one-of-a-kind Teddy bear figurines portrayed in playful vignettes.

"I've always loved the sweetness and sentimentality of Teddy bears," said Hillman. "Each piece is an expression of a favorite childhood memory."

Today, the Cherished Teddies collection appeals to both children and adults, with thousands of active members in the Cherished Teddies fan club worldwide.

"Having Teddy bears in your life, even as an adult, adds a touch of whimsy and innocence to this complicated world," said Hillman.

To help reenergize the workplace with childlike creativity and in celebration of Teddy Roosevelt's birthday, Cherished Teddies has declared October 25, "National Take Your Teddy Bear to Work Day." Everyone in the workforce is encouraged to commute, take Teddy bears to a meeting, and brainstorm with their Teddy. The holiday may make the day more bearable, or as Cherished Teddie "Christopher" would say, "This is a celebration that bears remembering!" NAPS

Sleep Troubles and Just What to Do About Them

We've all used the excuse "I'm too tired" at some point in our lives to avoid completing a task or getting a job done. In fact, the National Sleep Foundation found that 40 percent of American adults are so sleepy during the day that it interferes with their daily activities.

More than ever, Americans aren't getting enough sleep or are having trouble sleeping. Drowsiness causes at least 100,000 automobile accidents a year, according to the National Highway Safety Administration, and leaves people less productive at work and more at risk for health problems.

The solution is to make sleep a priority. In general, adults require seven to eight hours of sleep each night, teenagers need about nine hours and infants require 16 hours of sleep per day. However, the amount of sleep each person needs varies, so how do you know if you're getting enough sleep? Experts say that if you feel drowsy during the day, even during boring activities, you haven't had enough sleep.

Since sleep deprivation can be dangerous to your health and to others around, consider the do's and don'ts listed in the graphic at right. If these simple lifestyle changes do not help and your sleep troubles continue, you may have a sleep disorder and should see your family physician or osteopathic physician (D.O.). You could suffer from common sleep disorders, such as insomnia, sleep apnea or restless legs syndrome.

Insomnia is simply the inability to fall asleep. For short-term insomnia, a doctor may prescribe medication such as sleeping pills. In serious cases, the doctor may suggest alternate medications or light therapy.

Sleep apnea is a disorder that causes temporary interruptions in your breathing while you sleep. In extreme cases, sleep apnea can lead to sudden death from respiratory arrest. If you think you have sleep apnea, see a physician immediately. Treatment methods will vary.

Most common in adults over 60, though possible at any age, restless legs syndrome (RLS) causes crawling, tickling, pricking or tingling sensations in the legs and feet. This constant nighttime leg movement causes repeated awakenings and fragmented sleep. See your physician if you think you suffer from RLS because in most cases, this condition is only relieved by medication.

Making sleep a priority in your life will improve your health, work, safety and relationships. Remember, if you think you suffer from a sleeping disorder, see your physician to find out the best way to get your sleep problem under control.

D.O.s are fully licensed physicians able to prescribe medication and perform surgery. They treat people, not just symptoms.

To learn more about D.O.s and osteopathic medicine, visit the American Osteopathic Association's Web site at [www.aoa-net.org](http://www.aoa-net.org) or call toll-free 1-800-621-1773.

As a Matter of Fact

\*English inventor Sir Humphrey Davy created the first electric light bulb in 1802, 77 years before Thomas Edison. Unfortunately, it stayed lit for less than a minute.

\*According to legend, two men who wanted to test the speed of their horses agreed to race to a nearby church steeple. That is how the sport known as steeple-chasing got its name.

\*The zipper was invented by Whitcomb Judson in 1893.

\*In 1920, Harry Burt of Youngstown, Ohio invented the chocolate-coated ice cream bar on a stick and became the original Good Humor man.

\*Central American Indians dried meat to produce *chaqui*, a name and technique carried north by Spanish explorers that was eventually transformed into the word jerky.

\*The mail box was invented in 1810 by Thomas Brown. He later became governor of Florida in 1849.

\*The Swiss Cutlery Guild was formed by Karl Eisener in 1891. Later that year, he made his first delivery of pocket knives to the Swiss Army.

\*The heaviest rainfall ever recorded for a 24-hour period occurred on the tropical island of Reunion in the Indian Ocean. The town of Cilaos received 74 inches of rain on Mar. 15-16 in 1952.

\*The first library from which the public could check out books opened in Berlin in 1704.

\*In 1783, Frenchmen Jean Pilatre de Rozier and the Marquis d'Arlandes piloted the first manned hot air balloon flight. They stayed aloft for 20 minutes and ascended to a height of 500 feet.

\*HTML stands for Hyper Text Markup Language, the computer language used to create Web pages.

\*At one time in England, Parliament restricted the number of courses a person could have at a meal to two.

\*The first gasoline-powered tractors were built in Iowa in 1902. Weighing in at upward of 11 tons, they were so hard to start that some farmers just left them running all night long.

\*The first post offices in America were created and organized by the British Parliament in 1711.

\*Divers in the Persian Gulf used goggles made of clear, polished tortoise shell as early as the 14<sup>th</sup> century.

\*The Egyptians dedicated the herb chamomile to the sun and venerated it above all other herbs for its healing properties.

\*The piano was invented in Italy in 1709.

\*The Statue of Liberty stands 151 feet, 1 inch from the feet to the top of the torch. It weighs 225 tons.

\*FM radio was invented by EDWIN Armstrong in 1933.

\*In certain parts of northern Europe, it was believed that the man in the moon carried a tar bucket, which accounted for different marks on the moon as seen from earth.

\*Wallpaper first became an interior decorating trend in England in 1720.

\*The pop-up toaster was introduced in 1926.

\*There are more than 10 million bricks in the Empire State Building.

\*Eli Whitney pioneered the assembly-line process more than 100 years before Henry Ford made it famous. Whitney used the technique to fulfill a government contract on muskets.

\*Scientists believe the dog shares a common ancestor with the bear, the cat, the raccoon, and the skunk.

\*The first national spelling bee was organized in Kentucky in 1925. The winning word was "gladiolus."

\*The traffic light was patented in 1923. Its inventor was inspired by a nasty accident in Cleveland involving a car and a carriage.

\*The average life span of a major league baseball is five to seven pitches.

\*Jonathan Chapman planted an apple orchard in Ohio in 1801, then began a 50-year westward trek, planting more apple trees and earning the nickname Johnny Applesseed.

\*In the Middle Ages, milk maids would place the herb marjoram near pails of fresh milk in the belief it would keep the milk sweet during storms and thunder.

\*Through the years, various cultures have used the petals from the rose to make salads, pies, syrups, wine, sweets, tonics, and sorbets.

Sump, the Grump





Visitacion Valley Police Log

\*Apr. 5: 9:45 a.m., 1700 block of Sunnydale Ave., aggravated assault with deadly weapon.  
\*Apr. 7: 8:30 p.m., Santos St. & Velasco Ave., attempted robbery on street with bodily force.  
\*Apr. 8: 5 p.m., 1600 block of Sunnydale Ave., burglary of apartment house, forcible entry.  
\*Apr. 12: 7 a.m., 1800 block of Sunnydale Ave., aggravated assault with bodily force.  
\*Apr. 12: 6:30 p.m., Leland Ave. & Peabody St., grand theft of property.  
\*Apr. 13: 3 p.m., 1700 block of Sunnydale Ave., attempted homicide with gun.  
\*Apr. 16: 9 a.m., 400 block of Wilde Ave., burglary of residence, forcible entry.  
\*Apr. 16: 10:40 a.m., 400 block of Wilde Ave., burglary, hot prowl, forcible entry.  
\*Apr. 20: 3 p.m., 1800 block of Sunnydale Ave., burglary of residence, forcible entry.  
\*Apr. 22: 12:20 a.m., Sunnydale Ave. & Santos St., attempted homicide with gun.  
\*Apr. 23: 12:35 a.m., Brookdale Ave. & Santos St., aggravated assault with knife.  
\*Apr. 24: 10:30 p.m., 000 block of Alder St., robbery on street with knife.  
\*Apr. 24: 11:40 p.m., Santos St. & Brookdale Ave., attempted robbery with gun.  
\*Apr. 27: 4:45 p.m., 000 block of Santos St., burglary of residence, unlawful entry.  
\*Apr. 27: 8:30 p.m., 000 block of Blythdale Ave., burglary of apartment house, forcible entry.  
\*Apr. 29: 7 a.m., 3400 block of San Bruno Ave., burglary of residence, forcible entry.  
\*Apr. 29: 9:15 a.m., 1800 block of Geneva Ave., burglary, hot prowl,

forcible entry.  
\*Apr. 29: 4 p.m., 200 block of Blythdale Ave., grand theft from unlocked auto.  
\*Apr. 29: 4:54 p.m., 500 block of Leland Ave., burglary, forcible entry.  
\*Apr. 29: 8:05 p.m., Visitacion Ave. & Rutland St., robbery on street,  
**Hasty Bankruptcy Filers**  
As reports show a surge in personal bankruptcy filings in anticipation of changes to federal bankruptcy laws, the American Financial Services Association Education Foundation (AFSAEF) has an important message for consumers about to jump on the bandwagon: stop and think twice.  
"No one should file for bankruptcy without a complete understanding of the legal and financial consequences," says Susie Irvine, president and CEO of AFSAEF.  
While bankruptcy may seem like a quick fix, she adds, it leaves a bad mark on an individual's credit record for up to 10 years and long-lasting problems-ranging from an inability to get credit from some lenders (or having to obtain it at higher interest rates and lower limits on credit lines) to difficulties finding employment or renting an apartment.  
"For all these reasons, bankruptcy

**Fun Time Butter Cookies**  
1-½ cups sugar; 1 cup Land O Lakes Butter, softened; 2 eggs; 3 cups all-purpose flour; 1 teaspoon baking soda; 1 teaspoon vanilla.  
Heat oven to 400 . Combine sugar, butter and eggs in large mixer bowl. Beat at medium speed, scraping bowl often, until well mixed (2 to 3 minutes). Reduce speed to low; add all remaining ingredients. Beat, scraping bowl often, until well mixed (1 to 2 minutes).  
Divide dough in half; prepare desired variations, using half of dough for each variation. Bake for 6 to 8 minutes or until edges are lightly browned.  
Store in airtight container up to 3 days or freeze up to 2 months.  
Makes 6 dozen cookies.  
**Variations**  
*Sparkling Sugar.* Shape dough into 1-inch balls; roll in decorator sugar or decorator candies. Place 2 inches apart onto ungreased cookie sheets. Flatten slightly with bottom of glass dipped in sugar.  
*Candy.* Shape dough into 1-inch balls; roll in sugar. Place 2 inches apart onto ungreased cookie sheets. Flatten slightly with bottom of glass dipped in sugar. Top with candy-coated milk chocolate candies.

strongarm.  
\*Apr. 29: 9:50 p.m., Sunnydale Ave. & Cora St., grand theft purse snatch.  
\*Apr. 30: 8 a.m., 000 block of Blythdale Ave., burglary of residence, unlawful entry.  
\*May 2: 9:15 p.m., 100 block of Blythdale Ave., robbery, bodily force.  
**Likely to Regret It Later**  
should be used only as a last resort, after exhausting all other viable alternatives," says Irvine.  
Reports show that average bankruptcy filings were up in the first quarter of 2001 compared with the same period last year. Randy Lively, president and CEO of AFSA, believes the rush to file may be largely unwarranted since the vast majority of individuals who currently file for Chapter 7 relief (liquidation of assets) would still be eligible to do so under the proposed changes.  
For a person in financial distress, the first step should be to visit a nonprofit consumer credit counseling service to determine available options. Ideally, borrowers should seek help at the first signs of financial difficulty-rather than waiting until their situations reach a point where bankruptcy is the only way out. AFSAEF lists the following "red flags" that could indicate trouble:  
Being denied credit-Creditors deny credit to people whom they believe are already overextended or who are having problems paying their bills on time.  
Using credit cards to stay afloat-If you're using credit cards to pay basic living expenses because there's no other way to pay them, you could be headed down a slippery slope.  
Borrowing money earmarked for other financial obligations-Juggling bill paying each month or depleting savings to pay bills doesn't fix the problem.  
Not knowing how much you owe-If you can't figure out where your money goes each month, establish a budget and get a handle on your income, expenses and credit obligations.  
Making minimum payments-If you pay only the minimum amount due on your bills, you'll be paying off your debt for a long time.

AFSAEF offers numerous educational resources to assist consumers in managing their finances, including a pamphlet entitled "Bankruptcy: Facts and Consequences." Consumers can receive a copy by sending a self-addressed, stamped (number 10) envelope to: AFSA Education Foundation, 919 18th Street, NW, Dept. BR, Washington, DC 20006. To learn more, visit [www.afsaef.org](http://www.afsaef.org).

Tips for Injury Prevention

Exercise is one of the best things that you can do for yourself and one of the most important parts of any exercise regimen is preventing injuries.  
Here fitness expert Denise Austin answers questions on how to work out safely:  
Q: I'd like to start a workout program, but I haven't exercised regularly in years. Where should I start?  
A: If it is a new activity, it is always a good idea to get a complete physical examination and let your doctor know what exercise or sport you plan to start. Also, make sure you select the proper equipment, including the proper footwear. Don't forget to warm up before any activity and cool down when you are finished. It is not uncommon to experience some muscle aches and pains at first. If you do, a non-prescription pain reliever such as Advil will help alleviate muscle pain and soreness and let you get on with your day.  
Q: Although I exercise several times a week, I seem to keep getting muscle injuries. How can I prevent this?  
A: Don't get discouraged. Before any exercise, always warm up for at least 10 minutes. Heat generated by preliminary exercise will improve elasticity and joint mobility, so it is important to stretch all of your muscle groups. Start slowly and gradually build in intensity and duration of activity. This will prevent you from doing too much too soon. Make sure you allow your body to cool down after any activity-one good way is to walk slowly until your heart rate drops below 100 beats per minute and stretch.

Seniors Hold Key to Lower Drug Prices

Seniors hold a key to making drugs more affordable this year-their vote. As drug costs rise and drug benefits are cut, pressure is reaching critical mass for adding Medicare drug coverage.  
According to recent government data, spending on prescription drugs doubled in five years. "Any seniors will tell you their cost-of-living adjustment doesn't come close to covering these increases," says George A. Smith, Chairman of TREAS Senior Citizens League (TSCD).  
Proposals in Congress would add a voluntary prescription drug benefit to Medicare, but Congress is divided on how to fund the expensive benefit.  
"Seniors who can't afford their prescription drugs should contact their Members of Congress and ask for help now," added Smith. "Then they should be sure they are registered to vote."

**Visitacion Valley Grapevine** - JUNE 2002 - 7  
Q: I just started my new exercise routine and have been waking up very stiff and sore. Should I continue my routine?  
A: Absolutely. Exercise is such an important part of your mental and physical health-stick with it. After normal exercise activity, some stiffness and soreness is to be expected, especially if you are doing a new activity. Try a non-prescription pain reliever, such as Advil, when soreness sets in. However, if you suspect your injury may be more serious-such as a sprain-make sure to visit your doctor before exercising again. He or she will be able to determine the nature of your injury and help you evaluate your workout routine.  
The most common exercise and sports-related injuries are sprains and strains, which usually result from imbalances in muscular strength and endurance, so you want to be sure you are exercising properly.

Grapevine Want Ads

**VOLUNTEERS WANTED for VVCC After School Program** to tutor children ages 5-14 at one of our 11 sites in the Visitacion Valley area. Interested persons contact Dee Smith, VVCC After School coordinator: (415) 585-2059.  
**A LITTLE GOES A LONG WAY.** The John McLaren Child Development Center seeks in-kind donations for our newly-created lending library: children's books and magazines; small children's furniture; writing and/or art supplies, educational/cultural games or posters. Thank you in advance for your kindness and generosity! Please send all donations to: John McLaren Child Development Center, 2055 Sunnydale Ave., San Francisco, CA 94134. Call 469-4519 if you would like for us to pick-up any materials.  
**BEEN THERE, DONE THAT!** The Visitacion Valley Jobs, Education and Training Program (across from the site of the recently demolished Geneva Towers) is accepting TANF and GA clients for "Welfare to Work-Job Readiness Training." Classes are conducted by sensitive community trainers from Visitacion Valley. Got issues? No problem! We'll solve them together as you reach for your own self-sufficiency. Feel comfortable while you're trying to sell yourself into today's labor market. Contact Ann or Mary at (415) 239-2866 or 239-2877.  
**GRAPEVINE 15TH ANNIVERSARY ISSUE** featuring a 10-page history of Visitacion Valley is still available in limited amount. Contact the Grapevine at 467-9300. By mail, single copies are \$1 each. Send to: Visitacion Valley Grapevine, 50 Raymond Ave., San Francisco, CA 94134.  
**GRAPEVINE DISPLAY ADVERTISING** now half off regular rates for a limited time. Full Page: \$75; 1/2 Page \$40; 1/4 Page \$22.50; 1/8 Page \$12.50; 1/12 Page \$7.50. Discount for three or more insertions. Call (415) 467-9300 for more details. **Want Ads:** 20 words for \$1. Extra line 50 cents. Ad and payment should be received by 20th of prior month at Visitacion Valley Grapevine, 50 Raymond Ave., San Francisco, CA 94134.

**Senior Bingo**  
12:30 p.m. Every Tuesday,  
at Visitacion Valley Senior  
Center, 66 Raymond Ave.  
Come Join the Fun!!

June 2002							
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30							

**San Francisco City Meetings**  
Aging 1st Wed 9:30a; Airport 1st/3rd Tu 3p; Arts 1st Mon 3p; Education 2nd/4th Tu 7p; Health 1st/3rd Tu 3p; Housing Auth. 2nd/4th Th 4p; Human Rights 1st/3rd Th 4:30p; Library 1st Tu 5:30p; Planning Th 1:30p; Police Wed 5:30p; Port 1st Tu 3rd Wed 4:30p; Public Utilities 2nd/4th Tu 2p; Rec & Park 3rd Th 2p; Social Services 4th Th 9a; Status Women 4th Th 4p; Supervisors Mon 2p.  
**Visitacion Valley Community Center**  
Mondays: Senior Shopping 11:30 a.m.; Tuesdays: Senior Ceramics 9:30 a.m.-4 p.m., Senior Bingo 12:30 p.m.; Thursdays: Sewing Class 9 a.m.-3 p.m.  
VVCC Regular Board Meeting is held on the 4th Thursday of each month at 5 p.m. (except for May 2002 when held on the 2nd Saturday).

San Francisco City Services	
ABANDONED CARS.....	781-JUNK
ANIMAL CONTROL.....	554-6364
BUS SHELTER DAMAGE.....	882-4949
CITY TREES (trimming).....	695-2162
CRIME STOPPERS (anonymous) 1-800-2GIVE INFO	
DOMESTIC FAMILY VIOLENCE.....	864-4722
DPW..... (days) 896-2017; (nights/weekends) 896-2020	
EMERGENCY SERVICES.....	9-1-1
EMERGENCY SERVICES (cell phone).....	553-8090
GARBAGE SERVICE COMPLAINTS.....	255-3610
GRAFFITI CLEANUP (DPW).....	241-WASH
GRAFFITI SUSPECT INFO.....	553-1603
INGSIDE STATION (Anonymous 333-3433).....	553-1603
LELAND AVENUE RESOURCE CENTER.....	585-2675
MAYOR'S OFFICE.....	554-7111
MAYOR'S NEIGHBORHOOD SERVICES.....	554-6110
NARCOTICS TIP LINE (anonymous) 1-800-CRACKIT	
PARKING AND TRAFFIC PROBLEMS (DPT).....	553-1200
POLICE (non-emergency).....	553-0123
POTHOLE REPAIR.....	696-2100
SAFE (neighborhood watch groups).....	673-SAFE
STREET LIGHTING CITY (out of order).....	554-0730
STREET LIGHTING PG&E (wood poles).....	693-3201
SUNNYDALE RESOURCE CENTER.....	586-7572
TRAFFIC SIGNALS (out of order).....	550-2736
TRAFFIC ENGINEERING.....	554-2300
VVMS ANONYMOUS HOTLINE.....	281-8406

Visitacion Valley Business Directory	
Valley business and organization free listings in the 415 area code. Call the Grapevine at (415) 467-9300.	
<b>AQUARIUMS</b> ASIAN DISCUS AQUARIUM, 130 Leland Ave., 333-10772 <b>AUTOMOTIVE</b> BAYSHORE AUTO, 2260 Bayshore Blvd., 467-6130 BAYSHORE SERVICE (mechanic) 2596 Bayshore Blvd., 239-5239 CHARLIE'S GARAGE (Charlie Awegh), 2550 Bayshore Blvd., 239-7450 T.W. AUTOMOTIVE (mechanic), 2500 Bayshore Blvd., 585-8281 VALLEY AUTO & TRUCK SUPPLY (Bill Conte), 2520 Bayshore Blvd., 239-5880 <b>BANK</b> BANK OF AMERICA, 6 Leland Ave., 622-4501 <b>BAKERS</b> CUNEO BAKERY, 96 Leland Ave., 239-6090 LITTLE QUIAPO BAKE SHOP, 169 Leland Ave., 239-2253 <b>BARBERS</b> DeMASIS BARBER SHOP, 35 Leland Ave. THE SHOP (JB), 178 Leland Ave., 239-6709 <b>BEAUTICIANS</b> ANGEL COIFFURES, 5 Leland Ave., 239-9891 MAY MAY BEAUTY SALON, 60 Leland Ave., 337-9381 MIZ RENA'S SALON, 19 Blanken Ave., 467-3399 NAILS BY JENNY, 50 Leland Ave., 333-6800 WHO'S BADD, 224 Leland Ave., 657-3156 <b>BLIND CLEANING</b> SPEEOY ULTRASONIC BLIND CLEANING (commercial and residential), 1116 Girard St., 467-7506 <b>BOARDING HOUSE</b> ABLE'S CASA, 850 Rutland St., 333-4664, fax 333-4693 <b>BOOKKEEPERS</b> AMY ARAGON, PROFESSIONAL BOOKKEEPER, 467-8927 VERNA WALLACE E.A., 2320 Bayshore Blvd., 239-5333 <b>CARPETS</b> HANSAN INTERIORS, 41 Leland Ave., 333-6382 <b>CASKETS</b> CASKETORIUM, INC., 93 Leland Ave., 585-3451, Cell 722-8500 <b>CHURCHES</b> CHURCH OF THE VISITACION, 655 Sunnydale Ave., 239-5950 IGLESIA EL ESPIRITU SANTO, 38 Leland Ave. KOREAN FIRST PRESBYTERIAN CHURCH, 333 Tunnel Ave., 468-1213 RIDGE VIEW UNITED METHODIST CHURCH, 590 Leland Ave., 239-5457 ST. JAMES PRESBYTERIAN CHURCH, 240 Leland Ave., 586-6381 VALLEY BAPTIST CHURCH, 305 Raymond Ave., 467-6055 VISITACION CHINESE BAPTIST CHURCH, 8 Desmond St., 333-4503 <b>CLOTHING</b> SPONA, 9 Leland Ave., 239-9631 <b>COFFEE HOUSE</b> HAPPY OONUT, 2600 Bayshore Blvd., 469-5309 <b>DAY CARE</b> CAROUSEL DAY CARE, 261 Hahn St., 469-5353 <b>DENTIST</b> VISITACION VALLEY DENTAL OFFICE (Albert Kwan, DDS), 37 Leland Ave., 239-5500 <b>DEVELOPERS</b> GENEVA VALLEY DEVELOPMENT CORP., 333 Schwenn St., 587-7895 <b>ELECTRICAL</b> TATE ELECTRIC (Joel Tate), 467-4657 <b>FLORISTS</b> IL FIORE FLOWERS, 2466 San Bruno Ave. 468-0145 <b>GARDEN ORNAMENTS</b> SILVESTRI GARDEN ORNAMENTS, 2635 Bayshore Blvd., 239-5990 <b>GROCERS</b> E-Z STOP MARKET, 2203 Geneva Ave., 585-9240 FIVE MILE MARKET, 3574 San Bruno Ave., 467-7300 K.C. MARKET, 400 Wilde St., 467-3024 LITTLE VILLAGE MARKET, 1450 Sunnydale Ave., 586-1815 M & M SHORTSTOP, 2145 Geneva Ave., 585-0878 PICCOLO PETE, 2155 Bayshore Blvd., 468-6800 SARI-SARI FOOD STORE, 58 Leland Ave., 239-0580 7-11, 2200 Bayshore Blvd., 468-8646 SHUN LEE MARKET, 2400 Bayshore Blvd., 586-4851 SMITTY'S MARKET, 2610 Bayshore Blvd., 239-5506 SUPER FAIR MARKET, 201 Leland Ave., 239-6856 TEOOY'S MARKET, 298 Teddy Ave VALLEY SUPER MARKET, 65 Leland Ave., 239-7520 <b>HERBS</b> KWOK HONG CHINESE HERBS, 57 Leland Ave., 585-8751 SAN ON HERBS, 33-A Leland Ave. 333-7469 <b>HYPERNOTHERAPY</b> VALERIE HABEGGER-HYPNOTHERAPY, 371 Teddy Ave., 468-5631	<b>INSURANCE</b> ROBERT LEHMAN, CLTC, CMFC, 333-0850 <b>KITCHEN CABINETS</b> LEE CHANG INTERNATIONAL, INC., 25 Leland Ave., 333-2730, fax 333-1706 <b>LAUNDRY/CLEANERS</b> BAY WASH, 44 Leland Ave. CITY WASH INTERNATIONAL, 83 Leland Ave., 333-9467 COIN WASH & ORY LAUNDRY, 186 Leland Ave. FORTY-NINER CLEANERS (David Chan), 51 Leland Ave., 239-6418 LELANO AVENUE CLEANERS, 151 Leland Ave., 586-1412 VALLEY LAUNDRY, 90 Leland Ave. VISITACION VALLEY LAUNORY, 108 Leland Ave., 239-9030 <b>LEARNING</b> 3-N-1 LEARNING ACADEMY, 240 Leland Ave., 584-8555 VISITACION VALLEY COMMUNITY BEACON CENTER, 450 Raymond Ave., 452-4907 VISITACION VALLEY FAMILY SCHOOL, 325 Leland Ave., 585-9320 <b>LIBRARY</b> VISITACION VALLEY BRANCH, 45 Leland Ave., 239-5270 <b>LOGGING</b> THRIFT LODGE, 2011 Bayshore Blvd., 467-8811 <b>MANUFACTURER</b> NATIONWIDE PAPER, 345 Schwenn St., 586-9160 <b>MEDICAL</b> AMERICAN REO CROSS, BAY AREA CHAPTER, 1704 Sunnydale Ave., 584-3620 HAWKINS VILLAGE MEDICAL CLINIC (Dept. of Public Health), 333 Schwenn St., Appointments 715-0310 OR SAM HO, MD, 9 Silliman St. No. 4, 337-6135 NORTH EAST MEDICAL SERVICES, LELANO AVENUE, 82 Leland Ave., 391-9686 (ask for Leland Avenue clinic) PORTOLA FOOT & ANKLE CLINIC (Dr. Divyang Patel) 2858 San Bruno Ave. 467-7500 <b>NOTARY</b> ROYAL PACIFIC MORTGAGE & REALTY, 46 Leland Ave., 333-4900 <b>ORGANIZATIONS</b> ASIAN PACIFIC AMERICAN COMMUNITY CENTER, 2442 Bayshore Blvd., 587-2689 GENEVA TERRACE PROPERTY OWNERS ASSOCIATION, 60 Burr Ave., 584-2700 GIRLS AFTER SCHOOL ACADEMY, 2050 Sunnydale Ave., 333 Schwenn St., 584-4044 <b>JOHN KING SENIOR CENTER</b> , 590 Leland Ave., 239-6233 <b>LELANO HOUSE</b> , 141 Leland Ave., 405-2000 <b>SENIOR CENTRAL DISTRICT 7</b> , 66 Raymond Ave., 330-1789 <b>VISITACION VALLEY SENIOR CENTER</b> , 66 Raymond Ave., 467-4499 <b>PHARMACY</b> VISITACION VALLEY PHARMACY, 100 Leland Ave., 239-5811 <b>PHOTOGRAPHER</b> WALTER CORBIN PHOTOGRAPHY (freelance), 435 Sawyer St., 587-9471, fax 337-8620 <b>PLUMBING</b> MARK VOELKER PLUMBING, 99 Arleta Ave., 467-7401 <b>POST OFFICE</b> VISITACION USPO, 68 Leland Ave., (800) 275-8777 <b>REAL ESTATE</b> CAMERON-JONES, INC. (Cathy Kline Saunders), 334-0800 <b>RESTAURANTS</b> CLIFF'S BAR-B-Q & SEAFOOD, 2177 Bayshore Blvd. 330-0736, Fax 330-9813 G & L BAKERY & RESTAURANT, 198 Leland Ave., 239-6283 <b>HONG YUN RESTAURANT</b> , 73 Leland Ave., 469-5686 <b>SUN FAI RESTAURANT</b> , 30 Leland Ave., 587-2763 <b>LUAN FAT BAKERY</b> , 110 Leland Ave., 585-1167 <b>RUSSIA HOUSE</b> , 2011 Bayshore Blvd., 467-0252 <b>SHIREL'S SOUL FOOD</b> , 107 Leland Ave., 239-5141 <b>TWO JACK'S RESTAURANT</b> (seafood and burgers), 167 Leland Ave., 337-0433 <b>SELF-DEVELOPMENT</b> DYNAMIC DEVELOPMENTS (Margone Ann Williams, CEO, Career and Self-Enhancements Specialist) 467-7608 <b>SERVICE PROVIDERS</b> THE VILLAGE, 333 Schwenn St., 239-5045 <b>VISITACION VALLEY BILINGUAL EDUCATION, SUPPORTIVE SERVICES &amp; TRAINING (VVBESST)</b> , 120 Leland Ave., 586-7347 <b>VISITACION VALLEY COMMUNITY CENTER (VVCC)</b> , 50 Raymond Ave., 467-6400 <b>VVCC CHILDREN'S PROGRAM</b> , 161 Leland Ave., 586-8998, Fax 586-8027 <b>VISITACION VALLEY JOBS, EDUCATION AND TRAINING (VVJET)</b> , 333 Schwenn St., 239-2866 <b>SIGNS</b> SMITH'S SIGNS, 153 Leland Ave., 333-2700 <b>TAVERN</b> THE CLUB HOUSE, 25 Blanken Ave. <b>VIDEO</b> SIN FUNG VIDEO, 144 Leland Ave., 586-1038



## John King Senior Community Opens Doors in Visitacion Valley



Guests arrive at John King Senior Community on the circular driveway.



Residents will have plenty of sunshine in the spacious new courtyard.



JKSC staff greeted guests and showed them around the complex.

From Page 1

JKSC has 91 one-bedroom housing units that sit on two levels over the ground level and on two terrace levels overlooking the courtyards. At the ground level is a 6,100 square foot senior community center which includes a dining room for 100, a 4,000 square foot child care facility, common spaces for the residents and a 28-car parking garage.

Construction of the new project commenced at the beginning of 2000 following the dismantling of a one-story school structure on the site which was last occupied by Early Years Academy preschool.

For the previous 24 years, John King Senior Center was located at 590 Leland Ave. and has offered arts and crafts, bingo, birthday celebrations, trips, and transportation to medical appointments.

HUD awarded \$9.6 million in Section 202 funds on Nov. 21, 1996 to build the senior housing while providing rental assistance for very low-income tenants in the project.

JKSC was sponsored by three San Francisco non-profit organizations: Mercy Charities Housing California, the John King Senior Center and the Housing Conservation and Development Corporation.

## Advertised Medical Billing Opportunities Not Quite What the Doctor Ordered

Earn \$\$\$ helping Doctors. Process medical claims from home."

"\$20-\$40/hour potential. Computer & modem required. We train."

The classified ad looked like the perfect setup for a Cloverdale, Ind., man: He could earn good money working at home while caring for his three children and sick wife. He called a toll-free number and heard that for \$377, he would get everything he needed to launch a lucrative medical billing business from home, including a software program and the names of doctors who wanted the service. If he wasn't completely satisfied, he could return the package within 30 days for a full refund.

As it turned out, this consumer wasn't satisfied. And he hasn't been the only one. The Federal Trade Commission (FTC) has received hundreds of complaints from consumers about medical billing opportunities whose promoters have advertised far more than they've delivered. In one case, the promoter claimed that for \$325 to \$495, consumers could make as much as \$50,000 a year running a medical billing business from home. As the FTC alleged, most of the consumers didn't earn a dime.

During the past three years, the FTC has filed more than eight cases against medical billing scams. Yet, as quickly as these companies are put out of business, others appear to take their place, says Katherine Romano Schnack, an attorney in the FTC's Midwest Region. In a surf of websites and print advertisements by the FTC and the Better Business Bureau in summer 2001, investigators found more than 500 promotions for medical billing opportunities, many of dubious value.

Fraudulent medical billing business opportunities are a type of work-at-home

scheme advertised on the Internet and the classified sections of local newspapers and "giveaway" shopper's guides. In the "Help-Wanted" classified sections, the ads often appear alongside legitimate ads for hospital medical claims processors, leading consumers who respond to think they're applying for a job. "Consumers don't realize what they're getting into," Schnack says.

The ads may lure consumers with promises of substantial income for full- or part-time work with "no experience required." A toll-free number directs consumers to call for more information.

When they call, they get a high-pressure sales pitch that promises big bucks for a relatively small investment. "But the chances of making the money claimed are slim to none," Schnack says. "Newcomers to the medical billing market - especially those with no experience and no contacts in the medical field - face fierce competition."

And the programs do little to help consumers succeed. Once consumers pay, Schnack says, "all they get is an out-of-date database of doctors who haven't asked for medical billing services, a sample letter to use to find their own clients, and a money-back "guarantee" that's barely worth the paper it's written on. Only a few people ever get a refund and then, it's after repeated phone calls to the company, or complaints to their credit card companies or government agencies and consumer groups."

For consumers interested in buying a medical billing business opportunity, the FTC offers this advice:

\*Talk to other people who have bought into the program. Ask the promoter to give you the names of many or all previous

purchasers. Then you pick and choose whom to call. Interview these references in person and ask for the names of their clients and a description of their operations. If the promoter wants to provide only a few references, be wary. The promoter may be serving up "shills" - people who are paid to endorse the program.

\*Consult with organizations for medical claims processors or medical billing businesses and with local doctors. Ask them about the medical billing field: How much of a need is there for this type of work? How much work does medical billing entail? What kind of training is required? Do they know anything about the promotion or promoter you're interested in?

\*If the medical billing opportunity sells another company's software, check with the software company to find out whether company representatives know of any

problems with the medical billing promoter.

\*Check with the state Attorney General's office, consumer protection agency and the Better Business Bureau in your area and the area where the promoter is based to learn whether any unresolved complaints about the business opportunity or the promoter are on file. Be aware, however, that the absence of complaints doesn't necessarily mean the company is legitimate.

\*Consult an attorney, accountant or other business advisor before signing any agreement or paying any money.

Says Schnack, "Because there are so many fraudulent operators out there, it's critical that consumers interested in work-at-home opportunities keep their eyes wide open and their wallets shut tight until they're absolutely sure of what they're getting for their money."

## Ways to Help You Manage Your Household Tasks

by Kathy Peel

Running a household means there is always something to do. The trick is figuring out the most efficient way to tackle the have to's-like cleaning and managing household business-so there's more time for the want to's-like having fun as a family or reading a book.

One thing I do is look for easy-to-use cleaning products that reduce the steps to achieve the result. For example,

research shows that on everyone's worst chore list, mopping is more dreaded than cleaning the bathroom. A mop with built-in cleaner, such as Clorox ReadyMop<sup>®</sup> can help. No need for a bucket or for rinsing, and floors are clean and dry in half the time. You can handle other tasks more efficiently if you put yourself in a "clean state of mind." Here are three simple strategies to help you get started.

### Work Smarter, Not Harder

\*Think gravity. Clean from top to bottom; ceilings first, then walls and countertops, floors last.

\*Keep an all-in-one mop like ReadyMop<sup>®</sup> on hand to clean up spills when they happen-it's easiest when the spills are fresh.

\*Next time you take out the garbage, store a few extra trash bags under the bag in use. When it's full, another is standing by.

\*Develop a repertoire of easy meals and keep the ingredients on hand. Whenever possible, cook a double portion of dinner for the freezer.

\*Fill your sink with warm water and dish soap while cooking. Soak pots, pans, and utensils while you're eating

for easier clean-up later.

### Create Family SOPs (Standard Operating Procedures)

\*Have a specific place where jackets, hats, backpacks, and briefcases should be put.

\*Keep a lost-and-found basket in the front closet. Family members can stash things they find lying around the house. Everyone knows this is the first place to look when something is lost.

\*Create one place-such as a hook by the back door or a basket on the kitchen counter-where you always keep car keys.

\*Schedule routine toy pick-up times for kids-before lunch, before dinner, and a half hour before bed.

\*Agree to a house rule: Everyone puts his or her dishes in the dishwasher. Practice Double-Timing

\*Never walk through the house empty-handed. Pick up something and put it away if it belongs in the direction you're going.

\*Make TV time count. Assemble a basket filled with little chores-buttons to be sewn on, short notes to be written-to accomplish while watching your favorite shows. Family members can fold clothes, brush the pet, or polish shoes.

\*When you're on hold on the phone, clean out your purse, dust the closest piece of furniture, or purge your coupon file of expired offers.

\*Make a grocery list while cooking dinner. You're in the kitchen anyway so it's easy to check on staples.

\*Use disposable disinfecting wipes to clean and kill germs on appliances, countertops, and cabinets.

## Postal Service Vows to Save Universal Delivery

Faced with decreasing mail volume and a sluggish economy, the Postal Service recently announced details of a forward-thinking Transformation Plan, proposing a new business model that would preserve universal mail delivery and strengthen the mail system.

"Every American-no matter who, no matter where-has a fundamental right to affordable, accessible mail service," said John E. Potter, Postmaster General. "The Postal Service's current financial situation threatens the service that everyone in this nation has relied on for more than 225 years. Our proposed new business model will give us the tools to succeed in the 21st century marketplace. It will help us to protect regular mail delivery, for everyone, well into the future."

The new model, called a Commercial Government Enterprise (CGE), would create a government-owned entity, but one that enjoys some of the operational and financial flexibility found in the private sector. Under the CGE, the Postal Service would set rates more predictably, be able to retain earnings, work under private sector labor laws and depending on future legislation-could even pay taxes or dividends to the government.

The CGE model would be a structural transformation requiring legislative acts of Congress. The proposed legislative changes would be the most extensive since the Postal Reorganization Act of 1970, which enabled the Postal Service to function effectively until the end of the 20th Century.

"People today speak of a digital-divide-we certainly don't need a delivery-divide," said Potter. "The 1970 legislation worked for 32 years to ensure that every American had access to a fundamental means to communicate through the mail. We now need legislative change that preserves mail delivery for the next 30 years and beyond. This plan begins that process."

Potter also outlined the near-term implications of the plan. The Postal Service has already cut 30,000 jobs and \$2.5 billion in costs over the past two years. Over the next five years, costs will be cut by \$5 billion more through job attrition, outsourcing, plant consolidation, lifting the moratorium on post office closings and other measures. Costs will also be cut by improving the dispute resolution process, modernizing the rate process under the current regulatory framework and leveraging buying opportunities through aggressive purchasing.

"Mail volume is going down, while at the same time 1.7 million new addresses are added every year," said Potter. "Our revenue cannot cover the increase in costs and it shows in our bottom line. We lost \$1.68 billion in fiscal year 2001 and could lose as much again this fiscal year. However we have solutions to these challenges in this Transformation Plan and I look forward to discussing its details with Congress and the mailing industry."

The final version of the plan was submitted to Congress and the GAO on Ap. 4, after an extensive comment period in which members of the mailing industry and the general public were invited to comment.

## Earthquake Workshops To Prepare S.F. Residents

Every time a quake hits, residents are rattled into thinking about earthquake preparedness. Recently, the Allstate Foundation has provided financial support to the American Red Cross Bay Area Chapter to provide earthquake mitigation training to San Francisco residents.

Through a partnership with the San Francisco Tool Lending Center, the American Red Cross continues its earthquake safety training classes at the Tool Lending Center, 2731 San Bruno Ave., on June 9, July 14 and Aug. 11, each held from 1 to 3 p.m.

During class, students will be taught earthquake safety and disaster preparedness tips. Demonstrations on the installation of water heater strapping, furniture/computer/TV straps, cabinet latches, and the use of museum wax to secure breakables will be held. Those who complete the class will receive a free starter kit of home hazard reduction devices.

Students will also learn about the tool and equipment lending program which is designed to help them mitigate hazards and reduce damage in their home.

Class size is limited. Call the San Francisco Tool Lending Center at (415) 467-TOOL (8665) to register.

## Saturdays are Special at Randall Museum

The Randall Museum offers drop-in, hands-on art and science workshops every Saturday from 1 to 4 p.m. at 199 Museum Way (off Roosevelt, above the Castro). All ages are welcome; under 8 must be accompanied by an adult. Museum admission is free with \$3 per person workshop fee. Call 554-9600 for further information.

## Immigrant Rights Community Meeting

An Immigrant Rights Commission community meeting will be held Monday, June 10 from 6 to 8 p.m. at Visitacion Valley Community Center, 66 Raymond Ave. Topics addressed will include:

\*What can the City do to promote immigrant rights and access?

\*What are the new requirements of the Equal Access to City Services Ordinance?

A free Animal Story Hour will be held on Saturday, June 8 at 11:30 a.m.

\*June 1: Summer Masks - Apply moss, leaves, silk flowers and stick to create a special summer mask.

\*June 8: Color & Collages - Cut out patterns and pictures to design a colorful collage.

\*June 15: Sculpture An - Make your own 3-D cut-outs and create a sculpture.

\*June 22: Candy Bugs - Build a hug you can eat using candy and fruit.

\*June 29: Bug Art - Rub over bug images with crayons and highlight your artwork with watercolors.

Other regular Saturday activities include:

\*Golden Gate Model Railroad Exhibit from 11 a.m. to 4 p.m.

\*Meet the Animals from 11:15 a.m. to 12 noon.

\*Animal Feeding at 12 noon.